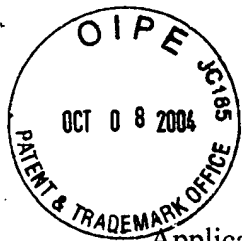


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Attorney Docket No. SSO-10002/29

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Mark R. Sendo et al.

Serial No.: 09/560,603

Group Art Unit: 3621

Filing Date: April 28, 2000

Examiner: John M. Winter

For: METHOD AND APPARATUS FOR CONDUCTING SECURE,
ONLINE MONETARY TRANSACTIONS

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3621

Sir:

In response to the Patent Office Action of June 8, 2004, Applicant submits the following amendments and remarks.